

**U.S. Application No. 09/892,627**  
**Filed: June 28, 2001**  
**Amendment and Response to Final Office Action**

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-60. (Cancelled)

61. (New) A method, comprising:

receiving billing information associated with a bill;

transmitting a presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes at least one of a pre-populated payment date derived from a due date of the bill, a pre-populated identification of a biller, and a pre-populated payment amount derived from an amount of the bill;

receiving a selection of the payment indicator; and

responsive to receiving the selection of the payment indicator, directing payment of the bill on behalf of a payor.

62. (New) The method of claim 61, further comprising:

receiving an indication of the biller; and

wherein transmitting a presentation is responsive to receiving the indication of the biller, and wherein the pre-populated payment request includes a pre-populated identification of the biller.

63. (New) The method of claim 62, wherein receiving an indication of the biller includes receiving a selection of the biller from a list of billers.

64. (New) The method of claim 63, wherein the list of billers is a list of names of electronic billers.

65. (New) The method of claim 61, wherein the pre-populated payment request is in a check format.

66. (New) The method of claim 65, wherein the pre-populated payment request includes a pre-populated payment date, and the pre-populated payment date is in a check date location.

67. (New) The method of claim 65, wherein the pre-populated payment request includes a pre-populated identification of a biller, and the a pre-populated identification of a biller is in a check payee location.

68. (New) The method of claim 65, wherein the pre-populated payment request includes a pre-populated payment amount, and the pre-populated payment amount is in a check amount location.

69. (New) The method of claim 61, wherein the presentation is a first presentation and the payment indicator is a first payment indicator, and further comprising:

transmitting a second presentation, wherein the second presentation includes at least a portion of the billing information and an associated second payment indicator; and

receiving a selection of the second payment indicator, wherein the first presentation is transmitted responsive to receiving the selection of the second payment indicator.

70. (New) The method of claim 61, wherein the pre-populated payment request includes a pre-populated payment date, and the pre-populated payment date pre-dates the due date of the bill by at least an amount of lead time associated with a remittance method associated with the payment.

71. (New) The method of claim 70, wherein the remittance method is one of a hardcopy check or an electronic funds transfer.

72. (New) The method of claim 61, wherein the pre-populated payment request includes a pre-populated payment amount, wherein the pre-populated payment amount is the total bill amount.

73. (New) The method of claim 61, wherein the pre-populated payment request includes a pre-populated payment date, wherein receiving a selection of the payment indicator includes receiving a modified payment date with the selection of the payment indicator; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the modified payment date.

74. (New) The method of claim 61, wherein the pre-populated payment request includes a pre-populated payment amount, wherein receiving a selection of the payment indicator includes receiving a modified payment amount with the selection of the payment indicator; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the modified payment amount.

75. (New) The method of claim 61, wherein receiving a selection of the payment indicator includes receiving an indication that the payment should be paid more than once and receiving an indication of payment frequency; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the indication that the payment should be paid more than once and the indication of payment frequency.

76. (New) The method of claim 75, wherein the payment frequency is one of weekly, biweekly, monthly, quarterly, triannually, semiannually, or yearly.

77. (New) A system, comprising:
- a storage device, wherein the storage device includes software instructions;
  - a communications interface; and
  - a processor, in communication with the storage device and communication interface,
- wherein the processor is configured to execute the software instruction for:
- receiving billing information associated with a bill,
  - transmitting the presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes at least one of a pre-populated payment date derived from a due date of the bill, a pre-populated identification of a biller, and a pre-populated payment amount derived from an amount of the bill,
  - receiving, via the communications interface, a selection of the payment indicator,
  - and
  - responsive to receiving the selection of the payment indicator, directing payment of the bill on behalf of a payor.

78. (New) The system of claim 77, wherein the processor is configured to execute additional software instructions for:
- receiving an indication of the biller; and

wherein the software instructions for transmitting a presentation are responsive to receiving the indication of the biller, and wherein the pre-populated payment request includes a pre-populated identification of the biller.

79. (New) The system of claim 78, wherein the software instructions for receiving an indication of the biller include receiving a selection of the biller from a list of billers.

80. (New) The system of claim 79, wherein the list of billers is a list of names of electronic billers.

81. (New) The system of claim 77, wherein the pre-populated payment request is in a check format.

82. (New) The system of claim 81, wherein the pre-populated payment request includes a pre-populated payment date, and the pre-populated payment date is in a check date location.

83. (New) The system of claim 81, wherein the pre-populated payment request includes a pre-populated identification of a biller, and the a pre-populated identification of a biller is in a check payee location.

84. (New) The system of claim 81, wherein the pre-populated payment request includes a pre-populated payment amount, and the pre-populated payment amount is in a check amount location.

85. (New) The system of claim 77, wherein the presentation is a first presentation and the payment indicator is a first payment indicator, and wherein the processor is configured to execute additional software instructions for:

transmitting a second presentation, wherein the second presentation includes at least a portion of the billing information and an associated second payment indicator; and receiving a selection of the second payment indicator, wherein the first presentation is transmitted responsive to receiving the selection of the second payment indicator.

86. (New) The system of claim 77, wherein the pre-populated payment request includes a pre-populated payment date, and the pre-populated payment date pre-dates the due date of the bill by at least an amount of lead time associated with a remittance method associated with the payment.

87. (New) The system of claim 86, wherein the remittance method is one of a hardcopy check or an electronic funds transfer.

88. (New) The system of claim 77, wherein the pre-populated payment request includes a pre-populated payment amount, wherein the pre-populated payment amount is the total bill amount.

89. (New) The system of claim 77, wherein the pre-populated payment request includes a pre-populated payment date, wherein the software instructions for receiving a selection of the payment indicator include receiving a modified payment date with the selection of the payment indicator; and

wherein the software instructions for directing payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the modified payment date.

90. (New) The system of claim 77, wherein the pre-populated payment request includes a pre-populated payment amount, wherein the software instructions for receiving a selection of the payment indicator include receiving a modified payment amount with the selection of the payment indicator; and

wherein the software instructions for directing payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the modified payment amount.

91. (New) The system of claim 77, wherein the software instructions for receiving a selection of the payment indicator include receiving an indication that the payment should be paid more than once and receiving an indication of payment frequency; and



wherein the software instructions for directing payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the indication that the payment should be paid more than once and the indication of payment frequency.

92. (New) The system of claim 91, wherein the payment frequency is one of weekly, biweekly, monthly, quarterly, triannually, semiannually, or yearly.

93. (New) A system, comprising:

means for receiving billing information associated with a bill;

means for transmitting a presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes at least one of a pre-populated payment date derived from a due date of the bill, a pre-populated identification of a biller, and a pre-populated payment amount derived from an amount of the bill;

means for receiving a selection of the payment indicator; and

responsive to receiving the selection of the payment indicator, means for directing payment of the bill on behalf of a payor.